

**Exhibit Name:** Indemnity Calculations  
**Exhibit Number:** P21-7, Plan 50 & 51  
**Record Name:** Acreage Claim  
**Record Code:** P21

**Reinsurance Year:** 2011  
**Version:** DRAFT  
**Release Date:** 8/4/2011

<b>Insurance Plan Code</b>	50 Dollar Amount of Insurance	51 Fixed Dollar Amount of Insurance				
<b>Commodity Code</b>	0024 Macadamia Trees	0083 Peppers	0243 Citrus Trees IV	0248 Citrus IV		
	0032 Forage Seed	0086 Fresh Tomatoes	0244 Citrus Trees IV	0249 Citrus V		
	0037 Raisins	0240 Citrus Trees I	0245 Citrus I	0250 Citrus VI		
	0044 Fresh Sweet Corn	0241 Citrus Trees II	0246 Citrus II	0251 Citrus VII		
	0045 Chile Peppers	0242 Citrus Trees III	0247 Citrus III	0252 Citrus VIII		
<b>Calculations</b>	<b>Field Name</b>	<b>Record Number</b>	<b>Field Number</b>	<b>Field Format</b>	<b>Field Rounding</b>	<b>Rules</b>
<b>Section 1: Stage Guarantee Calculation</b>						
Acre Stage Guarantee Amount = $\frac{\text{Dollar Amount of Insurance} \times \text{Acre Guarantee Quantity}}{\text{Stage Percent Factor}}$	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to whole number	
	Dollar Amount of Insurance Acre Guarantee Quantity	P11	100	99999999.99	None	
	Stage Percent Factor	ICE		999.99	None	Edit with ICE Stage Factor, "D00069".
<b>Section 2: Loss Guarantee Calculation</b>						
Loss Guarantee Amount = $\frac{\text{Acre Stage Guarantee Amount} \times \text{Determined Acreage}}{\text{Liability Adjustment Factor}}$	Loss Guarantee Amount	P21	48	99999999.99	Round to whole number	
	Determined Acreage	P21	17	99999999.99	None	Field 16 (determined tons) for Raisins.
	Liability Adjustment Factor	P21	39	9.999999	None	
<b>Section 3: Indemnity Calculation</b>						
Unit Deficiency Quantity = $\text{Loss Guarantee Amount} - \text{Production to Count Quantity}$	Unit Deficiency Quantity	P21	47	99999999.99	Round to whole number	
	Production to Count Quantity	P21	34	99999999.99	None	
<b>When Commodity Code equals Forage Seed, "0032", and Stage Code equals Spring Seed 56 to 74 Percent, "S":</b>  Unit Deficiency Quantity = $\text{Loss Guarantee Amount} - \text{Production to Count Quantity} (\text{Loss Guarantee} \times .50)$	Production to Count Quantity	P21	34	99999999.99	None	Production to Count will equal 50% of Loss Guarantee when Commodity Crop equals Forage Seeding "0032" and Stage Code = 'S'.
Preliminary Indemnity Amount = $\text{Unit Deficiency Quantity} \times \text{Insured Share Percent} \times \text{Misreporting Information Factor}$	Preliminary Indemnity Amount	P21	50	9999999999	Round to whole number	
	Insured Share Percent	P11	47	9.999	None	
	Misreporting Information Factor	P21	46	9.999999	None	Misreported Information Factor for Raisins.
Indemnity Amount = $\frac{\text{Preliminary Indemnity Amount} \times \text{Multiple Commodity Adjustment Factor}}{\text{Adjustment Factor}}$	Indemnity Amount	P21	51	9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
<b>When Insurance Plan Code is Dollar Amount of Insurance, "50" and CEO Coverage Level is greater than zero:</b>  CEO Indemnity Factor = $\frac{\text{CEO Coverage Level}}{\text{Coverage Level Percent}}$	CEO Indemnity Factor	Internal		9.99999	Round to 5 Decimals	
	CEO Coverage Level Percent	P11	66	9.9999	None	Edit with ICE Coverage Level, "D00054".
	Coverage Level Percent	P14	34	9.9999	None	
Indemnity Amount = $\text{Indemnity Amount} \times \text{CEO Indemnity Factor}$	Indemnity Amount	P21	51	9999999999	Round to whole number	

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#### Section 4: Replant Payment Guarantee Calculation

When Stage Code equals: Replanted, "R", Replanted Seed, "RS", Replanted Transplant, "RT" Lesser of:  Acre Stage Guarantee Per Amount Acre = Insured's Actual Cost Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals	The 'lesser of' amount will be submitted in the Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ICE		999.99	None	Edit with SPOI ICE "D00201429".
When Commodity Code equals Forage Seed, "0032": Acre Stage Guarantee Per Amount Acre = Dollar Amount of Insurance * .50	Dollar Amount of Insurance	P11	99	99999999.99	None	

#### Section 5: Replant Payment Loss Guarantee Calculation

<del>When Stage Code equals:</del> Replanted, "R", Replanted Seed, "RS", Replanted Transplant, "RT"  Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	Round to whole number	
	Acre Stage Guarantee Amount	P21	36	99999999.99	None	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

#### Section 6: Replant Payment Indemnity Calculation

Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Indemnity Amount	P21	51	9999999999.99	Round to whole number.	
	Insured Share Percent	P11	47	9.999	None	

#### Section 7: Recondition Payment Guarantee Calculation

When Stage Code equals Raisin Recondition, "RR" <del>or</del> "RF":  Acre Stage Guarantee Amount Per Acre = Lesser of: Actual Cost; or greater of \$125 or cost allowed by Special Provisions 175 * Coverage Level Percent	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 2 decimals	
	Actual Cost					Reported by insured.
When Stage Code equals Raisin Recondition, "RF": Acre Stage Guarantee Amount = Actual Cost not to exceed an amount considered reasonable and customary	Coverage Level Percent	P14	34	9.9999	None	

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Section 8: Recondition Payment Indemnity Calculation						
Indemnity Amount = Acre Stage Guarantee Amount * Determined Tons Acreage * Insured Share Percent	Indemnity Amount	P21	51	S9999999999	Round to whole number	
	Determined Tons	P21	16	99999999.99	None	
	Insured Share Percent	P11	47	9.999	None	